

PATENT APPLICATION



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Examiner: NYA

EDWARD J. COAD ET AL.

TC/Art Unit: 3624

Application No.: 10/814,954

Filed: March 31, 2004

For: AUTOMATED CUSTOMER
EXCHANGE

November 21, 2005

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

CERTIFICATE OF MAILING VIA FIRST CLASS MAIL (37 C.F.R. § 1.8)

I hereby certify that the following listed correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on November 21, 2005, in an envelope addressed to:

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Included herewith are:

- 1) Information Disclosure Statement
- 2) Information Disclosure Citation;
- 3) References Cited; and
- 4) Return Receipt Postcard.

JAME: JAMES F. DOBROW

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PATENT APPLICATION

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• •	: Examiner: NYA
EDWARD J. COAD ET AL.)
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INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited references other than U.S. Patents and U.S. published applications are enclosed.

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered and that another Notice of Allowance can be issued.

Applicant's undersigned attorney may be reached by telephone at (973) 597-2500.

All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

JAMES F. DOBROW Attorney for Applicant

Registration No. 46,666

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65 Livingston Avenue
Roseland, NJ 07068



Substitute for Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

Sheet 1 of 9

Ī	Application Number
-	10/814,954
	Filing Date
	March 31, 2004
	First Named Inventor
	Edward J. Coad et al
	Art Unit
	3624
i	Examiner Name

Attorney Docket Number 14846-24

Examiner Initials*	Cite No.1	Document Number Number-Kind ^{2 (f known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	,	US2002/0099646	7/25/2002	Agarwal	
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INFORMATION DISCLOSURE	Filing Date March 31, 2004
STATEMENT BY APPLICANT	First Named Inventor Edward J. Coad et al
ANGE AGAMANA GAMANAGA AGAMAGA ANA	Art Unit 3624
(USE AS MANY SHEETS AS NECESSARY)	Examiner Name
Sheet 2 of 9	Attorney Docket Number 14846-24

xaminer	Cite	Document Number	Publication Date	IT DOCUMENTS Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No. ¹	Document Number Number-Kind ^{2 (if known)}	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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		US6356933	3/12/2002	Mitchell	
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		US6260021	7/10/2001	Wong	
		US6323881	11/27/2001	Broulik	·
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		US6385660	5/7/2002	Griesemer	
		US6389452	5/14/2002	Glass	
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		US6480882	11/12/2002	McAdam	
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· —		US2002/0078253	6/20/2002	Szondy	
		US2002/0169707	11/14/2002	Koek	
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•		US2003/0088496	5/8/2003	Piotrowski,	
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Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 3 of 9 Application Number 10/814,954 Filing Date March 31, 2004 First Named Inventor Edward J. Coad et al Art Unit 3624 Examiner Name Attorney Docket Number

14846-24

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		US2002/0152154	10/17/2002	Rothman	-	
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Application Number Substitute for Form 1449A/PTO 10/814,954 Filing Date INFORMATION DISCLOSURE March 31, 2004 STATEMENT BY APPLICANT First Named Inventor Edward J. Coad et al Art Unit 3624 (USE AS MANY SHEETS AS NECESSARY) Examiner Name Sheet 4 of 9 Attorney Docket Number 14846-24

Examiner	Cite	Document Number	Publication Date	IT DOCUMENTS Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Number-Kind ^{2 (if known)}	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

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Application Number
10/814,954

Filing Date
March 31, 2004

First Named Inventor
Edward J. Coad et al

Art Unit
3624

Examiner Name

Attorney Docket Number

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Examiner	Cite	Document Number	Publication Date	IT DOCUMENTS Name of Patentee or	Pages, Columns, Lines, Where
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

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Application Number
10/81 <u>4</u> ,954
Filing Date
March 31, 2004
First Named Inventor
Edward J. Coad et al
Art Unit
3624
Examiner Name

Attorney Docket Number 14846-24

	1			DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20020130868	9/19/2002	Smith	
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Application Number Substitute for Form 1449A/PTO 10/814,954 Filing Date INFORMATION DISCLOSURE March 31, 2004 First Named Inventor STATEMENT BY APPLICANT Edward J. Coad et al Art Unit 3624 (USE AS MANY SHEETS AS NECESSARY) **Examiner Name** Sheet 7 of 9 Attorney Docket Number 14846-24

	U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ^{2 (if known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
		US20020194114	12/19/2002	Erdmier			

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		WO01/20530	3/22/2001	Saaty et al.	
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,		WO01/57716	8/9/2001	Lebrun et al.	
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		WO03/065256	8/7/2003	Crosby et al.	
		WO0159670	8/16/2001	Wood Jr.	
Examiner Signature				Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitute for Form 1449A/PTO	Application Number 10/814,954
INFORMATION DISCLOSURE	Filing Date March 31, 2004
STATEMENT BY APPLICANT	First Named Inventor Edward J. Coad et al
(VOD. 40 MANNA OVERDER AG NE ORGANIA	Art Unit 3624
(USE AS MANY SHEETS AS NECESSARY)	Examiner Name
Sheet 8 of 9	Attorney Docket Number 14846-24

	F 2.	NON PATENT LITERATURE DOCUMENTS	т—
Examiner	Cite	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book,	'
Initials*	No. 1	magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city	
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		RACHEL EMMA SILVERMAN; A new strategy for giving away your money; October 06, 2004; Wall	
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